

**Application number:** 09/923,311

**Art Unit:** 3624

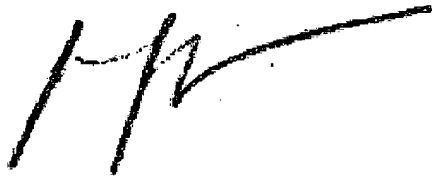
**Applicant:** Khai Hee Kwan

**Examiner:** Alain L Bashore.

**Title:** A computer network method for conducting payment over a network by debiting and crediting utilities accounts

**Declaration 37 CFR 1.132**

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of any application, any patent issuing thereon, or any patent to which this verified statement is directed.



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Date: Jan 23, 2005